

Information to identify the case:

Debtor 1	JUNGSOOK SEO	Social Security number or ITIN	xxx-xx-4768
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-12576-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

JUNGSOOK SEO
aka MACK RAE SEO

7/16/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 JUNGSOOK SEO
 Debtor

Case No. 18-12576-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2019.

db JUNGSOOK SEO, 224 8th St, Fairview, NJ 07022-1304
 aty +Friedman Vartolo, LLP, 1325 Franklin Avenue, Ste. 230, Garden City, NY 11530-1631
 cr +American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088
 cr +Fay Servicing, LLC, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 230,
 Garden City, NY 11530-1631
 517324921 BLMDSNB, 9111 Duke Blvd, Mason, OH 45040-8999
 517430569 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 517984497 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517464863 #+Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150,
 Carrollton, TX 75006-3357
 517324922 +Fein Such Kahn & Shepard, PC Law Firm, 7 Century Dr, Parsippany, NJ 07054-4609
 517364485 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
 517340423 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 517324927 WILMINGTON TRUST, NATIONAL ASSOCIATION, c/o Fay Servicing,, 3000 Kellway Dr Ste 150,
 Carrollton, TX 75006-3357
 517324923 santander bank na, PO Box 12646, Reading, PA 19612-2646

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2019 00:25:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2019 00:25:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517330126 EDI: HNDA.COM Jul 17 2019 03:38:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 518193805 EDI: PRA.COM Jul 17 2019 03:38:00 PORFOLIO RECOVERY ASSOCIATES, LLC, PO BOX 41067,
 NORFOLK, VA 23541-1067
 517464665 EDI: PRA.COM Jul 17 2019 03:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 517324924 EDI: TDBANKNORTH.COM Jul 17 2019 03:38:00 TD BANK NA, 70 Gray Rd,
 Portland, ME 04105-2019
 517324925 EDI: TFSR.COM Jul 17 2019 03:38:00 Toyota Motor Credit Corpo, PO Box 9786,
 Cedar Rapids, IA 52409-0004
 517324926 EDI: IRS.COM Jul 17 2019 03:38:00 US INTERNAL REVENUE SERVICE, PO Box 804527,
 Cincinnati, OH 45280-4527

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518193806* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: AMERICAN HONDA FINANCE CORP, NATIONAL BANKRUPTCY CENTER,
 PO BOX 168088, IRVING, TX 75016-8088)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jul 16, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Jill Manzo on behalf of Creditor FAY SERVICING LLC, as servicer for WILMINGTON TRUST,
NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST
2015-1 bankruptcy@feinsuch.com
John H. Anlian on behalf of Debtor JUNGSOOK SEO johndanlian@yahoo.com,
G25748@notify.cincompass.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator
for Honda Lease Trust ecfmil@mortoncraig.com, mortoncraigecf@gmail.com
Jonathan C. Schwalb on behalf of Creditor FAY SERVICING LLC, as servicer for WILMINGTON TRUST,
NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST
2015-1 bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb on behalf of Creditor Fay Servicing, LLC bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11